



The relative strengths and weaknesses of Allegiance Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Allegiance Bancshares Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Allegiance Bancshares Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 1.3% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	18,909
Cash Deposits and Cash Equivalents	422,766
Deposits	4,988,482
Fees	3,128
Goodwill	223,642
IT and Equipment Expense	7,992
Labor Expense	80,152
Liabilities and Borrowings	3,320,354
Loans and Leases Receivable	4,438,591
Long-term Debt	0
Occupancy	7,969
Other Assets	875,535
Other Compr. Net Income	29,531
Other Expenses	29,115
Other Liabilities	-3,017,377
Other Net Income	176,214
Other Noninterest Expense	9,575
Other Revenues	5,317
Property, Plant and Equipment	70,685

Output Variable	Value in 1000 USD
Liabilities	5,291,459
Assets	6,050,128
Expenses	137,931
Revenues	5,317
Stockholders Equity	758,669
Net Income	43,600
Comprehensive Net Income	73,131
Economic Capital Ratio	8.0%